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09/802,481	03/09/2001 RULE	705	3695	132538-1014

APPLICANTS
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**** CONTINUING DATA *******

**** FOREIGN APPLICATIONS *******

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ****
 04/19/2001

Foreign Priority claimed 35 USC 119(a-d) conditions met Verified and Acknowledged	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No /NARAYANSWAMY SUBRAMANIAN/ Examiner's Signature	<input type="checkbox"/> Met after Allowance /NS/ Initials	STATE OR COUNTRY CA	SHEETS DRAWINGS 9	TOTAL CLAIMS 14 11	INDEPENDENT CLAIMS 6 3
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ADDRESS
 GARDERE WYNNE SEWELL LLP
 INTELLECTUAL PROPERTY SECTION
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 DALLAS, TX 75201-4761
 UNITED STATES

TITLE
 CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT

FILING FEE RECEIVED 1290	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees
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